

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: CHAPKO, JAMES M
CHAPKO, MELISSA A

§ Case No. 09-13246

§

§

Debtors

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on April 14, 2009. The undersigned trustee was appointed on April 14, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 16,502.74

Funds were disbursed in the following amounts:

Administrative expenses	<u>912.81</u>
Payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Leaving a balance on hand of	\$ <u>15,589.93</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 09/08/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,400.22. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,400.22, for a total compensation of \$2,400.22. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$243.47, for total expenses of \$243.47.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/18/2010 By: /s/JOSEPH R. VOILAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-13246

Trustee: (330380) JOSEPH R. VOILAND

Case Name: CHAPKO, JAMES M
CHAPKO, MELISSA A

Filed (f) or Converted (c): 04/14/09 (f)

§341(a) Meeting Date: 06/01/09

Period Ending: 03/18/10

Claims Bar Date: 09/08/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Location: 3310 Blackhawk, Single Family Home	425,000.00	0.00	DA	0.00	FA
2	STC Capital Bank checking account	900.00	0.00	DA	0.00	FA
3	Alliant Credit Union savings account	150.00	0.00	DA	0.00	FA
4	Misc household furniture & appliances: TV, washe	1,000.00	0.00	DA	0.00	FA
5	Clothing	130.00	0.00	DA	0.00	FA
6	Misc jewelry pieces	200.00	0.00	DA	0.00	FA
7	Camera	180.00	0.00	DA	0.00	FA
8	Firearms Remington 3006	200.00	0.00	DA	0.00	FA
9	Misc sports equipment	170.00	0.00	DA	0.00	FA
10	old shotgun (not working condition, sentimental	20.00	0.00	DA	0.00	FA
11	401K	107,000.00	0.00	DA	0.00	FA
12	IRA	300.00	0.00	DA	0.00	FA
13	403B Plan Annuity	18,000.00	0.00	DA	0.00	FA
14	IRA	0.00	0.00	DA	0.00	FA
15	2008 tax refund	3,586.00	126.00	DA	0.00	FA
16	2003 Ford F250 98,425 miles	6,575.00	0.00	DA	0.00	FA
17	2005 Infinity QX56 42,248 miles	18,875.00	0.00	DA	0.00	FA
18	Boat 2000 Chaparral 235SSI	12,000.00	12,000.00		16,500.00	FA
19	computer, printer	200.00	0.00	DA	0.00	FA
20	Tools	200.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		2.74	Unknown
21	Assets Totals (Excluding unknown values)	\$594,686.00	\$12,126.00		\$16,502.74	\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 09-13246 **Trustee:** (330380) JOSEPH R. VOILAND
Case Name: CHAPKO, JAMES M **Filed (f) or Converted (c):** 04/14/09 (f)
CHAPKO, MELISSA A **§341(a) Meeting Date:** 06/01/09
Period Ending: 03/18/10 **Claims Bar Date:** 09/08/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): June 15, 2010

Current Projected Date Of Final Report (TFR): June 15, 2010

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-13246

Case Name: CHAPKO, JAMES M
CHAPKO, MELISSA A

Taxpayer ID #: 54-6870610

Period Ending: 03/18/10

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****31-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/16/09	{18}	American Auction Associates, Inc.	auction proceeds - boat sale	1129-000	16,500.00		16,500.00
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		16,500.22
11/13/09	1001	AMERICAN AUCTION ASSOCIATES, INC.	payment of auctioneer expenses	3620-000		912.81	15,587.41
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.67		15,588.08
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.65		15,588.73
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.61		15,589.34
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.59		15,589.93

ACCOUNT TOTALS	16,502.74	912.81	\$15,589.93
Less: Bank Transfers	0.00	0.00	
Subtotal	16,502.74	912.81	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$16,502.74	\$912.81	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-****31-65	16,502.74	912.81	15,589.93
	\$16,502.74	\$912.81	\$15,589.93

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-13246
Case Name: CHAPKO, JAMES M
Trustee Name: JOSEPH R. VOILAND

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>JOSEPH R. VOILAND</u>	<u>\$ 2,400.22</u>	<u>\$ 243.47</u>
<i>Attorney for trustee</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Appraiser</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Auctioneer</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Accountant</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Special Attorney for trustee</i>	<u></u>	<u>\$</u>	<u>\$</u>
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	<u>\$</u>	<u>\$</u>
<i>Fees,</i>	<u>United States Trustee</u>	<u>\$</u>	<u>\$</u>
<i>Other</i>	<u></u>	<u>\$</u>	<u>\$</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 157,510.70 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.2 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>DISCOVER BANK</u>	\$ <u>13,622.85</u>	\$ <u>1,119.66</u>
	Recovery Management		
<u>2</u>	<u>Systems Corporation</u>	\$ <u>9,558.74</u>	\$ <u>785.63</u>
<u>3</u>	<u>TARGET NATIONAL BANK</u>	\$ <u>610.45</u>	\$ <u>50.17</u>
	PYOD LLC its successors and		
<u>4</u>	<u>assigns as assignee of</u>	\$ <u>27,793.06</u>	\$ <u>2,284.28</u>
	PYOD LLC its successors and		
<u>5</u>	<u>assigns as assignee of</u>	\$ <u>13,447.43</u>	\$ <u>1,105.23</u>
<u>6</u>	<u>CHASE BANK USA</u>	\$ <u>16,647.90</u>	\$ <u>1,368.27</u>
<u>7</u>	<u>CHASE BANK USA</u>	\$ <u>27,348.84</u>	\$ <u>2,247.77</u>
<u>8</u>	<u>Von Maur</u>	\$ <u>388.26</u>	\$ <u>31.91</u>
<u>9</u>	<u>Chase Bank USA, N.A</u>	\$ <u>1,304.66</u>	\$ <u>107.23</u>

<u>12</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	<u>\$ 1,803.98</u>	<u>\$ 148.27</u>
<u>13 -2</u>	<u>Wells Fargo Bank, N.A.</u>	<u>\$ 1,867.87</u>	<u>\$ 153.52</u>
<u>14</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 411.79</u>	<u>\$ 33.84</u>
<u>15</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 25,195.90</u>	<u>\$ 2,070.83</u>
<u>16</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 12,341.44</u>	<u>\$ 1,014.33</u>
<u>17</u>	<u>PRA Receivables Management, LLC</u>	<u>\$ 696.73</u>	<u>\$ 57.26</u>
<u>18</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 4,106.87</u>	<u>\$ 337.54</u>
<u>19</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 363.93</u>	<u>\$ 29.91</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.